

Addition of Claims Under Revised 37 C.F.R. § 1.121(c)

The Applicant respectfully requests the addition of claims 2-58 as provided below.

A' 2. (New) A method for providing additional life insurance for one or more persons based on at least one of: (i) a primary life insurance policy identifying the one or more persons as insureds; and, (ii) a primary insurer issuing the primary life insurance policy, the method comprising:

determining eligibility of the one or more persons for a secondary life insurance policy to provide additional life insurance by processing information regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer with respect to one or more standards;

establishing a secondary benefit amount of the secondary life insurance policy;
and,

generating the secondary life insurance policy from the information regarding the eligibility of the one or more insureds and the secondary benefit amount, and at least one of: (i) the primary life insurance policy and (ii) the primary insurer, the secondary life insurance policy creating an obligation of one of the primary insurer and a secondary insurer to pay the secondary benefit amount.

3. (New) The method of claim 1 wherein information regarding the primary life insurance policy includes one or more terms of the primary life insurance policy.

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4. (New) The method of claim 3 wherein the one or more terms includes a benefit amount.
5. (New) The method of claim 3 wherein the one or more terms includes a date of issuance of the primary life insurance policy.
6. (New) The method of claim 3 wherein the one or more terms includes an expiration date of the primary life insurance policy.
7. (New) The method of claim 3 wherein the one or more terms includes one or more conditions that would, if met, void the primary life insurance policy.
8. (New) The method of claim 3 wherein the one or more terms includes one or more statements received from at least one of the one or more persons in connection with such person's health.
9. (New) The method of claim 3 wherein the one or more terms includes an age of at least one of the one or more persons.
10. (New) The method of claim 3 wherein the one or more terms includes a number of the one or more persons.

11. (New) The method of claim 3 wherein the one or more terms of the primary life insurance policy includes one or more conditions precedent to payment of a benefit amount.

12. (New) The method of claim 2 wherein information regarding the primary insurer includes one or more standards used by the primary insurer to determine eligibility of the one or more persons.

13. (New) The method of claim 12 wherein the one or more standards includes one or more statements received from at least one of the one or more persons in connection with such person's health.

14. (New) The method of claim 12 wherein the one or more standards includes an age of at least one of the one or more persons.

15. (New) The method of claim 12 wherein the one or more standards includes a profession of at least one of the one or more persons.

16. (New) The method of claim 12 wherein the one or more standards includes a benefit amount of the primary life insurance policy.

17. (New) The method of claim 12 wherein the one or more standards includes a term during which the primary life insurance policy is effective.

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18. (New) The method of claim 12 wherein the one or more standards includes one or more responses received from at least one of the one or more insureds in response to one or more antiselection questions.

19. (New) The method of claim 2 wherein the secondary benefit amount is less than a primary benefit amount provided under the primary life insurance policy.

20. (New) The method of claim 2 further comprising obtaining information from at least one of the one or more persons in response to one or more queries.

21. (New) The method of claim 2 further comprising employing one or more risk reduction procedures.

22. (New) The method of claim 21 wherein employing one or more risk reduction procedures includes establishing a period of time during which an offer for the secondary life insurance policy is effective.

23. (New) The method of claim 22 wherein employing one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for the secondary life insurance policy is required.

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24. (New) The method of claim 2 further comprising establishing at least one beneficiary of the secondary life insurance policy.

25. (New) The method of claim 24 wherein the at least one beneficiary of the secondary life insurance policy includes at least one beneficiary of the primary life insurance policy.

26. (New) A computer-implemented method for providing additional life insurance for one or more persons based on at least one of: (i) a primary life insurance policy identifying the one or more persons as insureds; and, (ii) a primary insurer issuing the primary life insurance policy, the computer-implemented method comprising:

entering information into a computer identifying the one or more persons insured under the primary life insurance policy;

entering information into the computer regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer;

processing the information regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer with one or more standards stored in the computer to determine eligibility of the one or more persons for additional life insurance provided for by a secondary life insurance policy;

entering information into the computer relating to a secondary benefit amount;
and,

generating the secondary life insurance policy from the information regarding the eligibility of the one or more persons and the secondary benefit amount, and at least one

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of: (i) the primary insurance policy and (ii) the primary insurer, the secondary life insurance policy creating an obligation of one of the primary insurer and a secondary insurer to pay the secondary benefit amount.

27. (New) The method of claim 26 wherein entering information into the computer regarding the primary life insurance policy information includes entering information relating to one or more terms of the primary life insurance policy.

28. (New) The method of claim 27 wherein the one or more terms includes a benefit amount.

29. (New) The method of claim 27 wherein the one or more terms includes a date of issuance of the primary life insurance policy.

30. (New) The method of claim 27 wherein the one or more terms includes an expiration date of the primary life insurance policy.

31. (New) The method of claim 27 wherein the one or more terms includes one or more conditions that would, if met, void the primary life insurance policy.

32. (New) The method of claim 27 wherein the one or more terms includes one or more statements received from at least one of the one or more persons in connection with the person's health.

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33. (New) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes an age of at least one of the one or more persons.

34. (New) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes a number of the one or more persons.

35. (New) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes one or more conditions precedent to payment of a benefit amount.

36. (New) The method of claim 26 wherein entering information into the computer regarding the primary insurer includes entering information related to one or more standards used by the primary insurer to determine eligibility of the one or more persons for the primary life insurance policy.

37. (New) The method of claim 36 wherein the one or more standards includes one or more statements received from at least one of the one or more persons in connection with such person's health.

38. (New) The method of claim 36 wherein the one or more standards includes an age of at least one of the one or more persons.

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39. (New) The method of claim 36 wherein the one or more standards includes a profession at least one of the one or more persons.

40. (New) The method of claim 36 wherein the one or more standards includes a benefit amount of the primary life insurance policy.

41. (New) The method of claim 36 wherein the one or more standards includes a term during which the primary life insurance policy is effective.

42. (New) The method of claim 36 wherein the one or more standards includes one or more responses received from at least one of the one or more insureds in response to one or more antiselection questions.

43. (New) The method of claim 26 wherein the secondary benefit amount is less than a primary benefit amount provided under the primary life insurance policy.

44. (New) The method of claim 26 further comprising obtaining information from at least one of the one or more persons in response to one or more queries.

45. (New) The method of claim 26 further comprising employing one or more risk reduction procedures.

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46. (New) The method of claim 45 wherein employing one or more risk reduction procedures includes establishing a period of time during which an offer for the secondary life insurance policy is effective.

47. (New) The method of claim 45 wherein employing one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for the secondary life insurance policy is required.

48. (New) The method of claim 26 further comprising establishing at least one beneficiary of the secondary life insurance policy.

49. (New) The method of claim 26 wherein the at least one beneficiary of the secondary life insurance policy includes at least one beneficiary of the primary life insurance policy.

50. (New) A life insurance system for providing additional life insurance for one or more persons based on at least one of: (i) a primary life insurance policy identifying the one or more persons as insureds, and (ii) a primary insurer issuing the primary life insurance policy, the life insurance system comprising:

at least one broker computer communicatively connected to a network, the broker computer including:

a first input operatively connected to the broker computer for entering information and instructions into the broker computer;

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a second input operatively connected to the broker computer for receiving queries via the network from at least one customer computer communicatively connected to the network;

storage for storing information including one or more standards of eligibility for additional life insurance;

the broker computer being programmed to:

process, in response to the queries, the information regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer with the one or more stored standards of eligibility to determine eligibility,

establish a secondary benefit amount provided for by the secondary insurance policy, and

generate the secondary life insurance policy from the information regarding the eligibility of the one or more persons and the secondary benefit amount, and at least one of: (i) the primary insurance policy and (ii) the primary insurer, the secondary life insurance policy creating an obligation of one of the primary insurer and a secondary insurer to pay the secondary benefit amount.

51. (New) The system of claim 50, further comprising at least one output operatively connected to the broker computer for transmitting to the customer computer via the network information regarding the secondary life insurance policy.

52. (New) The system of claim 50 wherein the broker computer is communicatively connected to at least one primary insurer computer via the network.

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53. (New) The system of claim 52, wherein the broker computer and the primary insurer are communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of: the one or more persons, the primary life insurance policy and the primary insurer.

54. (New) The system of claim 50 wherein the broker computer is communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of the one or more persons, the primary life insurance policy and the primary insurer.

55. (New) The method of claim 2 further comprising establishing a premium amount to be paid by at least one of the one or more insureds.

56. (New) The method of claim 55 further comprising providing at least one of the one or more insureds with a cash rebate in response to payment of the premium whereby the premium for the secondary life insurance policy is reduced.

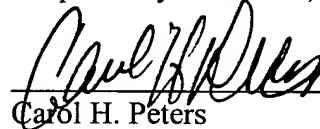
57. (New) The method of claim 56 wherein the cash rebate is equivalent to underwriting cost savings to the secondary insurer in generating the secondary life insurance policy.

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58. (New) The method of claim 55 wherein the premium amount includes a multiple of consecutive premium payments, each premium payment being periodic and due at a specific time and each premium payment being less than a prior premium payment whereby the premium for the secondary life insurance policy is reduced.

The Applicant respectfully requests the Examiner consider the foregoing amendments and enter such amendments into the record. Should the Examiner have any questions concerning this preliminary amendment, she is invited to telephone the undersigned at the number provided.

Respectfully submitted,



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